



# Houston District Office

## Quarterly Newsletter

Small Business Administration • 8701 S. Gessner, Ste 1200 • Houston, Texas 77074 • (713) 773-6500

Editor Donna B. Hayes

### Hot Links

#### Business Basics

1. [Are You Ready?](#)
2. [Finding a Niche](#)
3. [Buying A Business](#)
4. [Buying A Franchise](#)
5. [Protecting Your Ideas](#)
6. [Startup Guide](#)

#### Contracting

1. [How the Government Buys](#)
2. [Register Your Company](#)
3. [Define Your Products & Services](#)
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5. [Buying Sources](#)
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#### E-Information

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Houston District Office Calendar

November 2003						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

December 2003						
Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

### Show Me the MONEY

If you need money for your business you need to attend one of SBA's monthly loan workshops. **Loan Workshops are scheduled for November 4, December 9, 2003, January 27, February 24, and March 23, 2004.** For more information email [Cleveland.Baker@sba.gov](mailto:Cleveland.Baker@sba.gov)



### Johnson Space Center (JSC)

Plan to attend NASA's Technical Assistance and Contract Management Workshop **December 2, 2003** and learn how the agency will achieve its Fiscal Year 2004 goal of awarding at least \$110M (1%) of their total contracting budget to Historically Black Colleges and Universities (HBCU), Hispanic Serving Institutions (HSI), and Tribal Colleges and Universities (TCU) in prime contracts and subcontracts. **The workshop is free but you must registrar by November 21, 2003.** Contact Lisa Hall at 281-244-0154 or email [lisa.g.hall@nasa.gov](mailto:lisa.g.hall@nasa.gov) to registrar. For all other questions contact Thomas Green, Office of Procurement, Johnson Space Center at 281-244-7605.

### SBA Small Business Week

The SBA Houston District Office is seeking nominations for the 2004 Small Business Awards. Consider honoring one of your small business clients. National Small Business Week will be celebrated May 10-16, 2004. **Nomination packages must be received at the Houston District Office on or before December 5, 2003.** For more information contact Neal Blanton, 713-773-6500 or email [James.Blanton@sba.gov](mailto:James.Blanton@sba.gov)

### Business Matchmaking

**December 8, 9 and 10th, 2003**

Highlights include:

- One-on-one meetings with procurement officers from large corporations and government agencies.
- Complimentary breakfast and luncheons on Tuesday and Wednesday, December 9th and 10th.
- Educational workshops on key topics including finance, marketing and minority business opportunities.
- Free Small Business consulting provided by the SBA, SBDC, SCORE and private sector counselors.

For more information [click here](#) or go online and register [click here](#)

### Houston's Top Ten SBA Lenders

As of October 31, 2003

Lender	# of Loans	Total Loan Amount
Innovative Bank	30	\$ 230,000
Capital One FSB	26	\$ 1,250,000
Bank of America	23	\$ 1,026,000
JP Morgan Chase	9	\$ 1,441,000
Business Loan Center	8	\$ 4,569,100
Wells Fargo Bank	7	\$ 1,361,000
Houston-Galveston Local Dev.	6	\$ 2,770,000
Sterling Bank	5	\$ 1,624,000
Woodforest National	5	\$ 825,000
Capital Certified Dev. Co.	4	\$ 2,863,000
Wells Fargo	4	\$ 214,000

### SBA Answer Desk

Contact us at 1-800-827-5722 or [click here](#) to email your questions.


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### Calendar Planner

For information on upcoming events or comments on the newsletter call 713-773-6500 ext. 306, email [HDO Quarterly Newsletter](#)

Click  below for more information.

- **Community Express Loan Workshops** Get up to \$15,000 with low interest rates. Workshops are scheduled for December 9, 2003, January 27, February 24, and March 23, 2004.
- **UH Small Business Development Center (SBDC) Loan Workshops** will be held November 21 and December 5, 2003
- **Monthly Procurement Breakfast**, November 18, and December 16, 2003
- **Houston District Office**  [Calendar of Events](#)
- **SCORE** schedule of upcoming events call 713-773-6565 or visit [www.scorehouston.org](http://www.scorehouston.org)
- **SCORE** Volunteers are need. For more on how to become a SCORE Counselor call 713-773-6565 or email [score37@scorehouston.org](mailto:score37@scorehouston.org)
- **Business Matchmaking** December 8-10 2003 [www.businessmatchmaking.com](http://www.businessmatchmaking.com)

### What You Need to Know

Information is power and you need to know:

- Small businesses with essential employees called to active duty may still apply for Military Reservist Economic Injury Disaster Loans (MR EIDLs) up to 1.5 million from the Small Business Administration
- The final rule on contract unbundling, which will allow small businesses to better compete for federal contracts.
- SBA announced a new agency initiative to provide the nation's Native American communities with economic development services and small business opportunities for most disadvantaged tribal areas. For more information [click here](#) and review October and November press releases.

### Tax Relief in Disaster Situations

Special tax law provisions may help taxpayers recover financially from the impact of a disaster, especially when the President declares their location to be a major disaster area, [click here](#) for more information.

### New Web Site Available for Small Business Owners Doing Business Overseas

On October 16, 2003, the U.S. Small Business Administration in partnership with the American International Group (AIG) and the U.S. Chamber of Commerce launched a new web site to assist small businesses seeking to do business overseas. The new website is designed to provide small businesses with information that will help them determine what insurable exposure they may encounter in doing business overseas. These risks can range from credit and liability risks with unknown customers to workers' compensation laws. For more information, [click here](#).

### Women's Business Enterprise Alliance

Annual Recognition Luncheon will be held at the Sheraton Brookhollow on **November 20, 2003**. For more information and online registration: [click here](#),

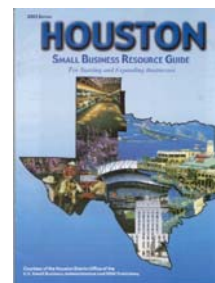
### SCORE 2004 Open House

SCORE will celebrate 40 years of providing services to small businesses at their Annual Open House to be held **January 23, 2004** from 1:00-3:00 p.m. at 8701 South Gessner, Suite 1200 Houston, Texas.

SCORE is a nonprofit organization dedicated to entrepreneur education and to helping in the formation, growth and success of small businesses. If you have Management, Administrative or Business Ownership Skills, and knowledge of contemporary business practices, and would enjoy volunteering your talents 2 or 3 days a month contact SCORE at 713-773-6565 or email [score37@scorehouston.org](mailto:score37@scorehouston.org).

SCORE is a resource partner of the [U.S. Small Business Administration](#)

Check Out



2003 Resource Guide